

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

AUDREA HARDWICKS

Debtor(s)

Case No. 15-04055

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2015.
- 2) The plan was confirmed on 06/23/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/24/2017.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,562.60
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$33,562.60**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,393.63
Other	\$35.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,428.63**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC	Unsecured	511.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	1,292.00	NA	NA	0.00	0.00
APPROVED CREDIT SOLUTIONS DIST	Unsecured	7,145.00	7,144.71	7,144.71	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	90.00	NA	NA	0.00	0.00
Capital One	Unsecured	375.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	18,075.00	3,533.35	3,533.35	3,533.35	1,217.29
CAPITAL ONE AUTO FINANCE	Unsecured	306.68	13,937.26	13,937.26	0.00	0.00
CAR TOWN	Unsecured	3,764.36	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,800.00	6,911.52	6,911.52	0.00	0.00
COMCAST	Unsecured	350.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	300.00	656.43	656.43	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	453.00	NA	NA	0.00	0.00
FIRST NATIONAL COLLECTION BURI	Unsecured	663.00	NA	NA	0.00	0.00
GATLINGS CHAPEL	Unsecured	5,000.00	NA	NA	0.00	0.00
Hillcrest Davidson & A	Unsecured	728.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	937.60	2,873.17	2,873.17	0.00	0.00
IL DEPT OF REVENUE	Priority	1,711.01	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	39,714.81	39,714.81	20,682.70	0.00
INTERNAL REVENUE SERVICE	Unsecured	50,000.00	24,631.09	24,631.09	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	430.48	NA	NA	0.00	0.00
MIDWEST TITLE LOANS	Unsecured	100.00	NA	NA	0.00	0.00
MIDWEST TITLE LOANS	Secured	4,900.00	2,500.00	2,500.00	1,962.19	101.43
MUNICIPAL COLLECTIONS OF AMER	Unsecured	250.00	250.00	250.00	0.00	0.00
NEW AGE FURNITURE	Unsecured	2,300.00	NA	NA	0.00	0.00
NEW AGE FURNITURE	Secured	2,300.00	1,475.69	1,475.69	577.74	59.27
NEW AGE FURNITURE	Unsecured	1,714.79	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,430.50	1,430.50	1,430.50	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	48.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	2,100.00	NA	NA	0.00	0.00
US BANK/NA ND	Unsecured	367.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON	Unsecured	1,168.00	1,146.35	1,146.35	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,033.35	\$5,495.54	\$1,318.72
All Other Secured	\$1,475.69	\$577.74	\$59.27
TOTAL SECURED:	\$7,509.04	\$6,073.28	\$1,377.99
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$39,714.81	\$20,682.70	\$0.00
TOTAL PRIORITY:	\$39,714.81	\$20,682.70	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,981.03	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,428.63</u>
Disbursements to Creditors	<u>\$28,133.97</u>
TOTAL DISBURSEMENTS :	<u>\$33,562.60</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/27/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.